



Ohio  
March 12, 1997

# Recovery Times

"People Helping People"



FEMA  
ISSUE 1



Photo by Ohio State Highway Patrol

Rescue efforts underway as Ohio River rose to its highest crest in 30 years, disrupting countless lives.

## Ohio Flood Victims

### Apply Now for Disaster Assistance

Hit hard by some of the worst flooding in the state's history, 16 counties have been declared federal disaster areas. President Clinton issued the declaration on March 4 at the request of Gov. George V. Voinovich.

The declaration enabled the **Federal Emergency Management Agency (FEMA)** and other federal agencies to team up with state and local disaster workers to help flood victims in the designated counties.

"The federal-state partnership enables us to provide victims with easy access to a wide range of disaster recovery assistance," Voinovich said.

The aid, to be coordinated at the federal level by FEMA, can include grants to help pay for temporary housing, minor home repairs and other serious disaster-related expenses. Low-interest loans from the U.S. Small Business Administration (SBA) also will be available to cover individual and business

property losses that are not fully insured.

FEMA Director James Lee Witt urged those who suffered flood damages, including people with insurance, to sign up promptly for assistance during the application period. FEMA may be able to help with losses that the insurance does not cover.

"It's really tough when you see so many people lose family possessions they have worked all their lives to accumulate," Witt said. "That's really hard on them. But we'll do what we can to help them rebuild and recover."

Witt named David A. Skarosi to coordinate the federal relief effort to help victims of the flooding.

"We want to help people recover as quickly as possible," Skarosi said. "We want them to know we are concerned, and we will be there to help them apply for aid and to answer their questions."

## Disaster Recovery Centers Offer Face-to-Face Help

Ohio residents in the flood-affected areas may visit any of six Disaster Recovery Centers to meet face-to-face with recovery specialists. The centers are open 8 a.m. to 7 p.m. daily.

After calling the toll-free registration number to apply for assistance, which is shown at the bottom of this page, flood victims may visit these centers or call the **FEMA Helpline, 1-800-525-0321**, to ask questions or receive more specific information. Information is available on disaster recovery programs (see page 3).

### Following are the locations of the centers:

**Hamilton County:** Leonard South Shore Senior Center at Reeves Golf Course, 4745 Play Field Lane, Cincinnati.

**Lawrence County:** County Multi-Purpose Senior Center, State Route 52 at Charlie Creek Road, Sybene.

**Adams County:** Floral Building at Adams County Fairgrounds, Boyd Avenue, West Union.

**Brown County:** Old Administration Building, Off State Route 125, Georgetown.

**Scioto County:** Angel Computing, 1023 Fourth Street, Portsmouth.

**Clermont County:** New Richmond Community Center, Market and Main Streets, New Richmond.

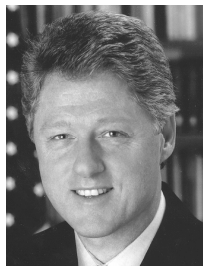
**Apply By Phone**  
**1-800-462-9029**

(TTY: 1-800-462-7585)

8 a.m. to 8 p.m. EST, seven days a week.

**Toll Free**

# President, Governor Pledge Fast, Compassionate Aid



*A Message From*

## **President Bill Clinton**

My heart goes out to all Ohio residents affected by the floods.

This has been an extremely rough time for thousands of Ohioans. This is not the first time that many of you are repairing damaged roofs, cleaning up debris and trying to preserve your precious keepsakes and belongings. It is hard to do all this and still hold back the tears. Recovering from a flood is a slow and painful process.

A primary responsibility of the federal government is to be there when disaster strikes and to stick by people until they can get back on their feet. I directed that residents of Ohio be eligible to apply for federal disaster assistance by using the toll-free application number listed in this publication. Through the application process, low-interest loans, housing grants, home-repair grants and other aid programs are quickly available.

I assure you that in the weeks and months to come, your government will continue to support you in your efforts to rebuild your lives and communities. We will be with you, along with our state and local government partners, for as long as it takes to help you on the road to recovery.

Our hearts and prayers are with you, and I wish all of the people of Ohio impacted by the repeated flooding Godspeed in your recovery.



*A Message From*

## **Governor George V. Voinovich**

The floods that you and your neighbors have just been through, and the long days of cleanup and recovery that lie ahead mark one of the most difficult times in Ohio history.

No one who has seen the impact of the flooding firsthand or viewed the worldwide news coverage has failed to be touched by your loss, your courage and your determination to rebuild.

Traveling through flood-torn counties, I have witnessed scenes of terrible destruction and heard reports of inspiring heroism. Just as moving is the remarkable commitment made by thousands of workers and volunteers from throughout Ohio, responding so quickly and effectively in this time of need.

Just as inspiring has been the commitment being made by thousands of emergency response workers and volunteers from throughout Ohio who have responded so quickly and effectively in this time of need. A tremendous amount of state, local and federal resources are being applied in response to this disaster. Rest assured we'll do all we can to facilitate a rapid, comprehensive recovery effort for every affected Ohioan.

Please know Janet and I have you in our prayers and extend our heartfelt sympathies for all you have experienced. Together, we'll renew and rebuild what the flood has taken from us. "With God, all things are possible."

## **Disaster Questions and Answers**

**Q. What is the first step I should take to register for disaster assistance?**

A. Call the toll-free registration number **1-800-462-9029** (TTY **1-800-462-7585** for the speech- or hearing-impaired).

**Q. If I have insurance can I still get assistance?**

A. Many federal, state, local and volunteer agency programs may help you, but none of these will provide help for expenses covered by insurance. If you have any insurance coverage, contact your insurance company. However, if you believe you have needs not met by your insurance, don't delay in applying for government disaster assistance.

**Q. What information do I need to give when I call for assistance?**

A. Your name, address of damaged property, insurance information, phone number where you may be reached and description of your losses.

**Q. What happens after I apply?**

A. A FEMA inspector will call for an appointment within two weeks after you have registered. If you have not heard from FEMA by then, call the **FEMA Helpline, 1-800-525-0321**

(TTY **1-800-660-8005**). When the inspector arrives, be sure to ask for his or her official FEMA identification.

**Q. I registered with the Federal Emergency Management Agency (FEMA) and then I received a disaster loan application from the U.S. Small Business Administration (SBA). Why did I receive a loan application?**

A. SBA is the primary source of federal funds for long-term recovery assistance for disaster victims. For disaster damage to private property owned by individuals, families and businesses that are not fully covered by insurance, the basic form of federal assistance is a low-interest disaster loan from SBA.

**Q. What happens if I cannot afford a loan?**

A. If SBA determines that you are unable to repay a loan, it will automatically refer you to Ohio's Individual and Family Grant (IFG) Program. This program is for home owners and renters only. The IFG Program is a safety net and is available only when you have needs which cannot be met with loans, housing assistance, insurance or help from any other source. Even if you believe you cannot afford a loan, if you were referred to SBA, you must submit your application. If appropriate, you will automatically be referred to the state grant program if you do not qualify for a loan.

## *Loans, Grants and More*

# Helping Ohioans on the Road to Recovery

Individuals and business owners who suffered losses because of the Feb. and March flooding and are located in the declared counties may be eligible for assistance. Designated counties as of March 4 include: Adams, Athens, Brown, Clermont, Gallia, Hamilton, Hocking, Jackson, Lawrence, Meigs, Monroe, Pike, Ross, Scioto, Vinton and Washington. Additional counties may be added if needed.

### **DISASTER HOUSING ASSISTANCE**

Help is available for renters and home owners whose primary residences were damaged or destroyed or who face displacement from their homes. Aid can include grants for alternate rental housing, money for emergency repairs to make a home livable, or mortgage or rental assistance.

### **HOME/PERSONAL PROPERTY DISASTER LOANS**

U.S. Small Business Administration (SBA) disaster loans of up to \$200,000 are available to home owners for real estate repairs. Renters and home owners may borrow up to \$40,000 to replace personal property losses.

### **INDIVIDUAL AND FAMILY GRANT PROGRAM**

Grants may be made to meet disaster-related serious needs or any necessary expenses not covered by other assistance programs or insurance.

### **BUSINESS DISASTER LOANS**

Businesses of all sizes and nonprofit organizations may borrow up to \$1.5 million from the U.S. Small Business Administration (SBA) to fund repairs or replacement of real estate, machinery and equipment, inventory and other business assets. For small businesses only, SBA makes economic injury loans available for working capital to pay necessary obligations.

### **CONSUMER SERVICES**

Assistance may be provided in filing consumer complaints about disreputable business practices and other problems.

### **DISASTER UNEMPLOYMENT ASSISTANCE**

Weekly benefits may be provided for

those out of work due to the disaster, including self-employed persons, farm/ranch owners and others not covered by regular unemployment. Apply at local unemployment offices.

### **AGRICULTURAL ASSISTANCE**

Emergency loans, limited to compensation for actual losses to essential property and/or production capacity, may be available for farmers operating and managing farms. Cost-sharing grants also are available for emergency conservation measures. Contact your local U.S. Department of Agriculture Service Center.

### **SOCIAL SECURITY BENEFITS**

Help is provided to speed delivery of checks delayed by the disaster and to apply for Social Security disability and survivor benefits.

### **TAX ASSISTANCE**

The Internal Revenue Service (IRS) allows federal income tax deductions for underinsured or uninsured casualty losses on homes, personal property and household goods. Those eligible may file amended returns for the previous year to receive early tax refunds.

### **MENTAL HEALTH/ STRESS COUNSELING**

Referral services and short-term intervention counseling are available for emotional and mental health problems associated with the disaster.

### **FRAUD PROTECTION AND LEGAL SERVICES**

The U.S. Department of Housing and Urban Development can assist in cases of unlawful discrimination in covered housing. Complaints of fraud or other misrepresentation may be filed with the Ohio Attorney General's Consumer Protection Unit. Legal assistance and referrals may be available by calling the Ohio Bar Association.

### **INSURANCE INFORMATION**

Assistance is available from the Ohio Department of Insurance on matters such as expediting settlements, obtaining

copies of lost policies, verifying losses and filing claims.

### **VETERANS BENEFITS**

Information is available about benefits, pensions, insurance and VA mortgage loans.

### **VOLUNTEER AGENCY SERVICES**

Volunteer relief agencies, such as the American Red Cross, Salvation Army and religious groups, offer a wide range of services from supplying victims with home cleanup kits to financial assistance to meet emergency disaster-caused needs.

## **Donations Hotline**

The devastating floods in southern Ohio have generated an outpouring of people, businesses and service organizations collecting and donating goods and services to storm victims.

A state Donations Coordination Center has been set up to coordinate donations with emergency operations and to match donations with identified community needs. The center can be reached by calling toll free 1-888-356-6364 (1-888-FLOOD-OH) between 8 a.m. and 9 p.m., EST.

Financial contributions are the most useful form of assistance. These allow charitable organizations the flexibility to purchase items that are needed most and, unlike donations of material goods, financial donations entail no additional costs. If you make a donation, it should be to established charitable organizations assisting in the flood effort.

Before sending any relief items to the flooded communities, contact local or national relief organizations. Groups wishing to donate should contact a volunteer agency to establish the need and make the necessary arrangements. Shipments of goods that do not include a designated voluntary organization, a specified location and a contact person will create difficulties.



## Use Care When Hiring Contractors

If you were affected by the recent flooding, you should be aware that some unscrupulous contractors may try to take advantage of you.

"If you have disaster-related damages, I urge you to be very careful when contracting for repairs," Federal Coordinating Officer David A. Skarosi said.

"Be especially alert for door-to-door solicitors who ask for large cash deposits or entire payments in advance," State Coordinating Officer Dale W. Shipley said. "Often the work is never performed or the down payment is never returned."

Shipley cautioned victims not to sign contracts or make down payments without first receiving written estimates from contractors and to avoid offers which seem too good to refuse. He also advised people to ask for references and to check with relatives or friends before deciding which contractor to choose.

Shipley suggested that disaster victims call the Ohio Attorney General's Consumer Protection Section (1-800-282-0515) if they have concerns about people representing themselves as contractors.

"You should remember that federal workers and federal contract workers do not charge victims for their services. If someone posing as a federal employee or federal contractor attempts to collect money for their help, report the person and their vehicle license number to your local police department," Skarosi said.

### Danger: Flash Floods

Nearly half of all flash flood fatalities are automobile related.

Water weighs 62.4 lbs. per cubic foot and typically flows downstream at 6 to 12 miles an hour.

When a vehicle stalls in water, the water's momentum is transferred to the car. For each foot the water rises, 500 lbs. of lateral force are applied to the car.

But the biggest factor is buoyancy. For each foot the water rises up the side of the car, the car displaces 1,500 lbs. of water. In effect, the car weighs 1,500 lbs. less for each foot the water rises.

Two feet of water will carry away most automobiles.



Photo by Ohio State Highway Patrol

*Resident of a flood-damaged town seeks high ground in the bed of his pickup truck.*

**SBA low-interest loans to help you recover . . .**

## Not Just for Small Businesses

Low-interest loans from the U.S. Small Business Administration (SBA) are the primary form of federal assistance for long-term recovery for home owners and renters, as well as businesses of all sizes. These SBA loans fund repair of damage to private property that is not fully covered by insurance. By making affordable loans, the SBA disaster program helps disaster victims pay for repairs while keeping costs to the taxpayer reasonable.

SBA disaster loans of up to \$200,000 are available to home owners for real estate repairs and up to \$40,000 for replacement of disaster-damaged personal property. Renters may borrow up to \$40,000 to replace disaster-damaged personal property.

SBA analyzes the income and debts of a home owner or renter and, if SBA determines the disaster victim cannot afford an SBA disaster loan, SBA may automatically refer the applicant to the Individual and Family Grant Program.

Businesses of all sizes and private nonprofit organizations may apply for low-interest disaster loans from the SBA to repair or replace disaster-damaged real estate, machinery and equipment, inventory and other business assets. Loans up

to \$1.5 million are available for losses not fully covered by insurance.

For small businesses only, SBA makes Economic Injury Disaster Loans (EIDLs) to provide working capital to pay necessary obligations until operations return to normal after the disaster. These working capital loans are available to businesses financially impacted by the disaster, even if they had no property damage. Small businesses located in counties contiguous to the declared counties also may apply for these economic injury loans.

If you need assistance in completing your loan application, you can get one-on-one help from an SBA representative at any disaster recovery center.

**If you have a flood insurance policy and you want to process a claim, contact your insurance agent.**



Photo by Ohio State Highway Patrol

*As floodwaters recede, residents of water-ravaged communities begin massive cleanup.*

## Don't Delay . . .

# Cleaning Up and Drying Out Your Home

If your house or its understructure has been under water from the recent flooding, you need to take steps to kill bacteria and dry out the building thoroughly.

It is important to disinfect all surfaces that were wet from floodwaters. Mold and mildew can develop from bacteria carried in floodwaters and infest your home. This could cause those living in the home to become ill, even long after the building has been repaired.

Following are steps you need to take to dry out your house.

- Turn off the main power.
- Open the doors and windows to allow moist air to escape.
- Remove all wet furniture, contents and carpets or rugs. If you decide to keep some of these items, they must be cleaned and disinfected.
- Discard all contaminated food products.
- Dry out interior walls. If they are plaster, drain any water in them by removing the baseboard trim and drilling holes about 2 inches above the floor. Flood-soaked sections of wallboard usually will have to be removed and thrown away. Paneled walls can usually be dried out by prying out the bottom corner of the paneling and propping it away from the wall studs.

- Clean exterior walls. Remove any flood-soaked insulation as soon as possible. It will hold moisture and bacteria and keep other building materials from drying out properly. Batt insulation and blown-in insulation cannot be reused. It must be thrown away. Rigid foam insulation can be removed, disinfected and reinstalled when it is completely dry. After insulation is removed, the wall must be disinfected and thoroughly dried. Dehumidifiers and portable heaters can speed the process.

- If floodwaters got into your floor framing but not into your house, check for wet floor insulation. Wet floor insulation must be removed and the framing disinfected and dried in the same manner as the walls.

- Disinfect all surfaces that were soaked by floodwaters. Use "disinfecting" or "sanitizing" products or use a mixture of one-fourth cup of chlorine bleach mixed into one gallon of water.

In repairing and rebuilding, consider using water-resistant or waterproof materials. Instead of regular wallboard or plaster, use the water-resistant or waterproof kind. Install wallboard horizontally and use screws for easy removal in case of future flooding. Use rigid foam insulation instead of batt or blown-in insulation. Use galvanized or stainless steel hardware, indoor-outdoor carpeting and exterior grade plywood for reconstructing sub-floors.

## Mud, Mildew? How to Get Rid of It

Mud in your house and car, and mildew on your walls can be challenging when trying to clean up and get your life back to normal.

### Mud May Pose Hazards

The mud left behind by floodwaters may contain health hazards. It is very important to get rid of this mud as soon as possible and to use care when doing so. Protect your eyes, mouth and hands. Wear rubber gloves, and if possible, a face mask when cleaning. Use a soap containing disinfectants to wash your hands when you are done.

### Solving Mildew Problems

With sunny weather and gentle breezes, mildew problems slowly begin to abate. However, high humidity may contribute to persistent mildew which will require aggressive cleaning. A solution of one part household bleach and four parts water will kill surface mildew and, if used as part of a regular maintenance program, will prevent mildew from returning.

### A Word of Caution

When using household cleaners, disinfectants and bleach, always follow the manufacturer's directions. Be sure to read the labels and be aware of any caution or danger warnings. Never mix household bleach with other cleaning agents.

*Recovery Times* is published by the Federal Emergency Management Agency and the Ohio Emergency Management Agency with help from other federal, state and voluntary agencies. It provides timely and accurate information about disaster recovery programs. Comments and inquiries about *Recovery Times* may be directed to **1-800-525-0321**. For additional copies of *Recovery Times*, call **1-800-480-2520**.

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DR1164



Photo by Ohio State Highway Patrol

*Hundreds of communities were inundated with water from severe storms and flooding that began on Feb. 28.*

## Personal Inspections of Your Home Ensure the Right Kind of Help for You

Damage inspectors will schedule appointments to visit people who have applied for disaster assistance. If your home has been damaged, one or more inspectors may visit.

A **FEMA** inspector schedules an appointment to verify losses after you apply for disaster assistance through the toll-free registration line: **1-800-462-9029** (**1-800-462-7585** for speech and hearing impaired).

If you apply for a **U.S. Small Business Administration (SBA)** low-interest loan, SBA will send a loss verifier.

The **American Red Cross** sends loss verifiers if you apply for Red Cross assistance.

**Local building and safety inspectors** may be sent to see if damaged buildings are safe to enter.

All inspectors and verifiers carry official photo identification. If an inspector or verifier is not wearing an identification card or badge, ask to see it.

When you apply, you will be asked to prominently display your street address on the front of your house. This will help inspectors find your dwelling.

## Beware of Debris as Cleanup Begins

The debris left behind by flooding may be a source of injury or illness. Be careful when cleaning damaged structures or handling debris. Here are some safety tips:

- Always wear gloves and work boots.
- Separate hazardous materials from other debris.
- Always wash your hands after cleanup.
- Treat electrical lines and outlets with extreme care. **Don't assume power is off.**

The Ohio Environmental Protection Agency (OEPA) advises everyone to use extreme caution when returning to areas damaged by the recent floods.

Potential chemical hazards may be encountered during repair and recovery efforts. The flooding may have moved containers of hazardous solvents or industrial chemicals from their normal storage places.

Do not try to remove any propane tanks. These represent a real danger of fire or explosion, and the OEPA urges you to call the police or fire department to report locations of tanks.

For information on how to dispose of unknown substances or large quantities of hazardous materials, contact the EPA Spill Hotline, **1-800-282-9378**.

## Important Phone Numbers - *Clip and Save*

### Federal Agencies

FEMA Registration. . . . .	800-462-9029
(TTY for hearing/speech-impaired). . . . .	800-462-7585
Disaster Information Helpline. . . . .	800-525-0321
(TTY for hearing/speech-impaired). . . . .	800-660-8005
FEMA Fraud Detection. . . . .	800-323-8603
National Flood Insurance Program . . . . .	800-427-4661
Social Security Administration . . . . .	800-772-1213
U.S. Small Business Administration . . . . .	800-359-2227
Internal Revenue Service. . . . .	800-829-1040
(TTY for hearing/speech-impaired). . . . .	800-829-4059
Housing and Urban Development Hotline . . . . .	800-669-9777
Department of Veterans Affairs . . . . .	800-827-1000

### State Agencies

Environmental Protection Agency	
Southeast District Office. . . . .	800-686-7330
Southwest District Office . . . . .	800-686-8930
Consumer Protection (Ohio Attorney General). . . . .	800-282-0515
Department of Insurance . . . . .	800-686-1526
Department of Aging . . . . .	614-466-5500
Senior Linkage Line. . . . .	800-677-1116
Mental Health Counseling. . . . .	614-466-1703
Bureau of Employment Services . . . . .	614-466-4057
Farm Service Agency . . . . .	614-469-6735
USDA Rural Development. . . . .	614-469-5606

### Volunteer Agencies

American Red Cross. . . . .	800-517-2828
Salvation Army . . . . .	513-732-6328
Donations Coordination Center. . . . .	888-356-6364